

The Bloomfield Record

S. H. HULIN, Editor and Proprietor.

FRIDAY, JANUARY 28, 1876.

All who are interested in having a newspaper in this village are requested to send us by mail, or to the publishing office, local items of news, correspondence, etc., for publication.

No charge is made for publishing Marriage, Deaths, or Religious Notices.

Single numbers of The Record can always be had at this Office, at the Post Office, and of the News-dealer.

All kinds of PAINTING done at The Newark Office.

The Exempt Mortgage Act.

The following is a copy of the act relating to taxation introduced in the Legislature by Hon. W. A. Lewis of Hudson:

It is enacted by the Senate and General Assembly of the State of New Jersey, That for the year next ensuing in the State of Essex, county, township and city purposes, and over and above the amount to be raised by a poll tax, shall be assessed and levied on all real estate and personal property, not already exempt by law, except mortgagors on property, real or personal, in the State, by the sum of one mill on the tax value, as shall be necessary to make the amount required for such taxes, and not otherwise; and all real and personal property shall be assessed in the same cities and towns without regard to personal property situated and held there, which may be hereby exempted from taxation, whether such mortgages are held by any person, corporation or association.

And it is enacted, That all acts and parts of any act or acts heretofore enacted with this act are hereby repealed, and this act shall be deemed a public act, and shall take effect immediately.

The intention of the above law is the exemption of mortgages from taxation throughout the state, as they have been heretofore exempt in certain counties, Essex among the number. There is so strong a feeling of opposition to this law in the rural districts that there is little likelihood of its passage. The county members of the Legislature will doubtless vote it down, in the interest of their constituents, unless there is undue influence and pressure brought to bear upon them by parties interested in the passage of this unequal and unjust law.

A reasonable doubt may be entertained if such a law can be passed, without conflicting with the Constitution, which provides that taxes shall be assessed for taxes "by uniform rules." It does not appear to be exactly uniform to exempt one class—the lenders—from taxation, and place the burden upon another class—the borrowers. And again, it is certainly not a uniform rule to exempt mortgages, and permit promissory notes to remain subject to tax. It would seem that of the two the mortgage should be taxed, if there is to be any discrimination. A man with money to lend will take a bond and mortgage much quicker than the best note that could be offered him; then why should not this be unexempting so "adequate abe" to take care of itself? We cannot tell, unless it is that our laws as generally passed favor the interests of power and wealth rather than those of the poor and unimportant classes, who really need to be cared for and lifted up.

A reasonable, and perhaps the only reasonable demand for placing a law like this one upon the statute book is that otherwise it would be extremely difficult to tax property "where it lies," which all concedes ought to be done. On that point, without stopping to argue that a man living in a house mortgaged for half its value don't really own the premises, and ought not to be taxed therefore, let it be admitted as desirable and just that property be taxed where found, at its full value, without exemption; but do not, to secure this desirable end, enact an injury to the borrower, the man whose enterprise and industry contributes so largely to the general prosperity. If such a law must be passed, let there be a provision added, making it lawful for the mortgagor, upon paying his interest, to demand and receive from the mortgagor a deduction of the amount of tax paid upon the mortgage, as shown by the tax receiver's receipt. This would act as an incentive for taxpayers to pay up promptly, thus preventing in great measure, the accumulation of back taxes.

With such a provision as that just proposed attached to the Exempt Mortgage Law, it would be shorn of its injustice to the borrowing class. Without such a provision the act is really no more nor less than an artful dodging of the usury law: it virtually obliges a man to pay more than the legal seven per cent. interest.

Belleview.

Regarding legislation for the much-governed Belleville people, the Newark Courier says:

"The bill to repeal the several acts organizing the local government of Belleville would probably pass the House of Assembly this winter, and also pass the Senate, and become a law. The town would be left, as it seems to us, without any government at all, which would be worse than being governed too much. The bill should either provide that the old town committee should continue in office, or another should be immediately passed establishing a definite form of local government. There are some, however, who hold that, under the amended Constitution, it is not competent for the Legislature to make any special or local act interfering with the general laws of any specified town or city, and should this view prevail, it is difficult to see how the muddle can be in any way overcome. It will be curious, to say the least, if Belleville shall be doomed to stagger on with her double-headed municipal administration from a sheer dead-lock arising under the amendments to the Constitution, which were designed to facilitate wholesome legislation."

New Publications.

DAVID THE KING.—This is the title of Dr. C. E. Knob's new work, just published, intended for use in Bible Classes and for Sunday School Teachers, in connection with the International Lessons on the Old Testament. The book is handsomely printed and is illustrated by maps and plans. It contains 588 pages and is sold for \$2.00. Classes receive it at a reduced price. Mr. J. G. Brightton is interested in circulating this new and popular work in this vicinity and applications can be made to him, or copies can be purchased at J. C. Doremus's, Montclair, or at H. Dodd's, Bloomfield Post Office.

THE HOUSEKEEPER.—This admirable monthly publication is out for January, beginning the second volume, and giving abundant promise of great and lasting success. As the Chicago "Inter Ocean" says:

"It is evidently the magazine for the lady who, while she has one eye in the parlor, has the other with right hand in the kitchen and dining room."

We notice that the publisher has instituted a novel plan for increasing the circulation, a decided improvement on the chrono system. For \$2 per annum, the regular price of the "Housekeeper" a copy will be sent, post-paid, together with a box of "family necessities," embracing 16 articles, being sample packages of food and other preparations by the best manufacturers. The goods sent are worth at retail more than the subscription price of the "Housekeeper," but the makers give them away, hoping, by introducing the samples, to receive further orders through the family grocer. Chas. F. Wingate & Co., 60 Duane St., N. Y. are the publishers.

Funeral of James A. Reford.

One of our oldest citizens, Mr. James A. Reford father of the County Clerk, died from an affection of the heart at his residence in Thomas street last Friday. Mr. Reford, had reached the advanced age of 73, having been for nearly 40 years a resident of Bloomfield. He was born in Belfast, Ireland, came to America in 1832, and located in Bloomfield in 1839. He worshipped with the M. E. Church in this place regularly until about 8 years ago. He was identified with Freemasonry from his youth, was a Past Master, and had attained the 27th degree of this ancient Order. Out of tribute to his distinguished rank in this respect his brethren of the Craft in Bloomfield and Montclair assumed charge of the funeral services, which took place last Tuesday. He was the first masonic burial that has been observed here since the death of Simon Baldwin.

The mourning relatives and friends of the deceased, together with the members of the Masonic fraternity, filled the residence on Thomas street to overflowing. Religious services were performed by Rev. H. W. Dauntaine, of the Presbyterian church; Senior Warden W. K. Williams and Chaplain Elkanah Macfarlan, of Bloomfield Lodge No. 40, rendering a part of the Masonic burial service. These solemn exercises concluded, the funeral procession was formed, moving by way of Washington avenue and Broad street to Bloomfield Cemetery. There were between fifty and sixty Masons in line, Samuel Carl acting as Marshal. Upon arriving at the cemetery, the Masons formed in open order, near the place of the burial, with the exception of six of the oldest members, who bore the remains of their venerable brother from the hearse to the grave. After the coffin was lowered, the usual burial service was impressively repeated by Dr. Kennedy. The lodge was then formed and the Masonic ritual led by Acting Master Williamson, prayer being offered by Chaplain Macfarlan. The ceremony consisted chiefly of depositing in the grave a lambkin apron, the symbol of purity, the casting in also by each member of a sprig of evergreen, the Masonic emblem of immortality, the singing of a dirge, and the declaration by each brother of his tender regard for the memory of the deceased, whose body was committed to the dust whence it came, and whose soul was commanded to God who gave it.

BLOOMFIELD, MONDAY, JAN. 24, 1876.

DEAL RECORD:

I heard a lady read the other day about Elizabeth Stuart Phelps. I liked it very much. It was some poetry, about two that went to the beach. I tried to find out who Elizabeth Stuart Phelps was, but could not, for I can't find the lady who read, and my folks don't know. Can you tell me where she lives, and how old she is, and if she has any little girls? I would like to know all about her if you will tell me in your paper. I saw you told someone else what they wanted to know once.

A. D. F.

The author of whom information is asked is unmarried and resides at Andover, Mass. Her father is Professor Austin Phelps, of Andover Theological Seminary. The mother of Miss Phelps, Mrs. Burnett, of Newark, will also give selected readings. The price of admission is 75 cents for single tickets. A rare treat may be expected.

There is just now quite a lively scramble for the position of Commissioner of Deeds, made vacant by the resignation of James H. Jones. S. A. Murden, real estate agent, seems to have opened the ball, by securing the above stated resignation, in order to create a vacancy, expecting to have little trouble in getting the appointment himself. But the vacancy becoming known, there are, all at once, plenty of other applicants, making it somewhat doubtful if the enterprise of the man who made an opening, instead of waiting for one to turn up, will be rewarded.

In the Landis trial now in progress for the murder of Carruth there is a maze of contradictory testimony by physicians—which is not at all strange. When doctors agree, the milieus may be expected.

LOCAL ITEMS.

Watsessing Lodge of Good Templars will dedicate their hall and install their new officers on February 7th.

Bloomfield Lodge No. 40, A. F. & A. M.—Regular Communication next Tuesday evening.—M. M. Degree.

THE Montclair Gas and Water Co. have decided upon a reduction in the price of gas, to take effect from the 1st of the present year.

JAMES S. YARD, Esq., will please accept our thanks for a copy of his report as Commissioner of Railroad Taxation for 1875.

A fine assortment of valentines, comic and sentimental, can be found at the Bloomfield News Co.'s store, Bloomfield avenue. Call and see them.

EVAN A. SIMONS, of Troy, N. Y., will preach in the Baptist church next Sabbath morning and evening. The public are cordially invited.

THE First Annual message of Governor Beddoe has been handsomely published in pamphlet form. For \$2 per annum, the regular price of the "Housekeeper" a copy will be sent, post-paid, together with a box of "family necessities," embracing 16 articles, being sample packages of food and other preparations by the best manufacturers.

J. BANKS REFORF, Esq., County Clerk,

has given authoritative notices that an election for Sheriff, to serve for the unexpired term of the late Sheriff Campbell, will be held in this county on the fifteenth of February next.

ESSEX COUNTY TEACHERS' ASSOCIATION.

The next meeting of the Essex County Teachers' Association will be held in Bloomfield, commencing on Friday evening, Feb. 4th and continuing during Saturday, Feb. 5th.

The following programme has been ar-

anged:

FRIDAY EVENING, IN THE PRESBYTERIAN CHURCH.

At 7 M. o'clock, an Address will be given by Rev. B. O. MORRISON, Secretary of the Connecticut State Board of Education Subject—"The New Era of Europe, and Its Lesson for Us."

SATURDAY, IN THE PUBLIC SCHOOL BUILDING.

(Morning Session, commencing at ten o'clock.)

1. Opening Exercises.

2. Address by Secretary MORRISON.

3. Address by Mr. T. CLARK, Principal of the South Orange Academy. Subject—"Decimation and Gesture."

4. "How I Teach Drawing to Little Children."

5. RECUS.

6. (Afternoon Session, commencing at two o'clock.)

1. Miscellaneous Business.

2. Address by SUPER. DAVIS. Subject—"New Jersey Schools at the Centennial."

3. Arithmetical Conversation. Subject—"How we Teach Numbers."

4. Class Exercises, illustrating daily work in school.

5. Elementary Exercises. By Prof. O. H. FRITHNER, of the St. Louis University.

All the topics presented will be as

follows:—Teachers in public and private schools, school officers, parents of the pupils in our schools, and all others interested in educational matters, are cordially invited to be present, and join in the exercises.

PER ORDER OF EX. COMMITTEE.

STATE OF NEW JERSEY.

ALL DAY AND WEEKLY PAPERS AND MAGAZINES.

WATTS, Glenwood Avenue.

WANTED—Small cottage from April 1st, within five minutes walk of the Fall River, Rent low to responsible tenant. Address Box 166, Bloomfield, N. J., or at No. 231 Broadway, Room 6.

S. A. MURDEN & CO.

CARDS.

TO THE PUBLIC.—We hereby notify the Property Owners of Bloomfield and vicinity, that we shall add to our business the sale of cards and stationery, and also general dry goods and stationery. Being greatly encouraged by the generous patronage already bestowed, we shall not cease to put forth every legitimate effort to make our house and business a success. We are now in the process of fitting up a room in the first-class in the country. For the information of our patrons, as well as the public generally, we would say that we shall not charge any extra for the use of the principles in which we deal. We hope to have a room in the Fall River, in which we shall be able to offer to the public a full line of cards and stationery, and also general dry goods and stationery. We hope to have a room in the Fall River, in which we shall be able to offer to the public a full line of cards and stationery, and also general dry goods and stationery.

WATTS, Glenwood Avenue.

CALL AT THE OLD STAND

And get your GOODS AT REDUCED PRICES.

WATTS, Glenwood Avenue.

583 and 585, Broad Street,

Near Central Avenue, Newark.

\$30,000. \$30,000. \$30,000.

WORTH OF

HOUSE-FURNISHING GOODS

at a Reduction from 5 to 20 per cent.

to CLOSE OUT the balance of our Fall Stock to make room for Holiday Goods, consisting of

PARLOR SUITS, our own make, from \$40.00 to \$200.

WALNUT BEDROOM SUITS, Marbled Top, 10

feet from \$75.00 to \$200.00

HAIR CLOTH OR BRUSSELS LOUNGE, only

\$12.

BRUSSELS CARPET, per yard, \$1.25.

2-PIECE, good quality, from \$1.25 to \$1.50 per yd.

WALNUT EXTENSION TABLES, \$9.

Footboards, Mattresses, China, Crockery and Glassware at equally low prices.

All other goods in proportion.

N. B.—Call and see I sell as I advertise.

Goods delivered in Bloomfield, Orange, Montclair, and vicinity, free of charge.

ANNUAL STATEMENT

OF THE BLOOMFIELD SAVINGS INSTITUTION

OF BLOOMFIELD, ESSEX COUNTY, NEW JERSEY, JANUARY 1, 1876.

AMOUNTS.

LOANS ON BOND AND MORTGAGE, \$10,100.00

ESSEX COUNTY BONDS, 1,000.00

LOAN TO CENTRAL UNION SCHOOL DIST., 1,000.00

TEMPORARY LOANS, 2,600.00

INTEREST DUE AND ACCRUED, 325.19

LOSS (cost \$500) 350.00

CASH ON HAND AND IN BANK, 2,949.78

NET BALANCE, \$23,357.97

LIABILITIES.

DUCE DEPOSITORS INCLUDING DIVIDEND PAYABLE 20th INST., \$29,486.21

SURPLUS, \$871.76

STATE OF NEW JERSEY, ESSEX CO., S. S.

THOMAS C. DODD, Treasurer of the Bloomfield Savings Institution and William H. P. GALT, Charles P. BELLOT and Israel C. WARD of the Finance Committee, and Thomas W. LANGSTROTH of the Auditing Committee, being duly sworn, doth depose and say that the foregoing is a true statement of the affairs of said institution on the first day of January, 1876, according to the best of the knowledge and belief of the said deponents respectively.

WM. H. PETERS,

CHARLES P. BELLOT,

ISRAEL C. WARD,

THOM. W. LANGSTROTH,</p